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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	La'Tasha First name D Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Stovall Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	La'Tasha Banks	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8231	

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Debtor 1 La'Tasha D Stovall

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	530 Kiowa Circle, #101	If Debtor 2 lives at a different address:			
		Naperville, IL 60565 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DuPage County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 La'Tasha D Stovall

ar	Tell the Court About	Your Bank	ruptcy C	ase		
	The chapter of the Bankruptcy Code you are				each, see <i>Notice Required by</i> age 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ Chapt	er 7			
		☐ Chapt	er 11			
		☐ Chapt	er 12			
		☐ Chapt	er 13			
		·				
•	How you will pay the fee	abo ord	out how ye er. If you	ou may pay. Typica	ally, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or mone alf, your attorney may pay with a credit card or check with
					Iments. If you choose this option Official Form 103A).	on, sign and attach the Application for Individuals to Pay
		but app	is not red lies to yo	quired to, waive you our family size and	ur fee, and may do so only if yo you are unable to pay the fee ir	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line the installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.
	Have you filed for bankruptcy within the last 8 years?	■ No.				
	•		District		When	Case number
			District		When	Case number
			District		When	Case number
D.	Are any bankruptcy	-				
	cases pending or being	■ No				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.				
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
١.	Do you rent your residence?	□ No.	Go to	line 12.		
	restuence :	Yes.	Has y	our landlord obtain	ed an eviction judgment agains	t you?
				No. Go to line 12		
				Yes. Fill out <i>Initia</i>	al Statement About an Eviction .	Judgment Against You (Form 101A) and file it with this

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Deb	otor 1 La'Tasha D Stova	II		Case number (if known)				
Par	t 3: Report About Any Bu	ıcinaccac	You Own	n as a Sole Proprietor				
		35111055005	100 0111					
12.	Are you a sole proprietor of any full- or part-time business?	□ No.	Go to	Part 4.				
		Yes.	Name	e and location of business				
	A sole proprietorship is a							
	business you operate as an individual, and is not a			Employed Hair Stylst				
	separate legal entity such as a corporation, partnership, or LLC.		IName	e of business, if any				
	If you have more than one							
	sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code				
	it to this petition.		Chec	k the appropriate box to describe your business:				
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate addines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedin 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am r	not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code	filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy .				
		☐ Yes.	I am f	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	· Have An	v Hazardo	ous Property or Any Property That Needs Immediate Attention				
	-		,					
14.	Do you own or have any property that poses or is	No.						
	alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?				
	identifiable hazard to public health or safety?							
	Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or							

Number, Street, City, State & Zip Code

Where is the property?

livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 La'Tasha D Stovall

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 La'Tasha D Stova	II	Document	- age 0 01 37	Case number (if k	known)	
Part	6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consun individual primarily for a personal,			in 11 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busines money for a business or investmer			•	
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe that	at are not consumer de	ebts or business de	ebts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available			is excluded and administrative expenses	
	administrative expenses are paid that funds will		■ No				
	be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49		1 ,000-5,000		☐ 25,001-50,000	
		□ 50-99		☐ 5001-10,000		□ 50,001-100,000	
		□ 100-1 □ 200-9		□ 10,001-25,000		☐ More than100,000	
19.	How much do you	\$ 0 - \$	50 000	□ \$1,000,001 - \$10 i	million	□ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50) million	☐ \$1,000,000,001 - \$10 billion	
			001 - \$500,000	□ \$50,000,001 - \$10 □ \$100,000,001 - \$5		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
		□ \$500,	001 - \$1 million	in wore than \$50 billion			
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 i	million	□ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?	+ , -	001 - \$100,000	□ \$10,000,001 - \$50		□ \$1,000,000,001 - \$10 billion	
			001 - \$500,000	□ \$50,000,001 - \$10 □ \$100,000,001 - \$5		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
		□ \$500,	001 - \$1 million	— \$100,000,001 - \$0	- Timion	La More than 450 billion	
Part	7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
			chosen to file under Chapter 7, I am tates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, e to proceed under Chapter 7.	
			rney represents me and I did not partit, I have obtained and read the notice			attorney to help me fill out this	
		I request	relief in accordance with the chapte	r of title 11, United Sta	ites Code, specified	d in this petition.	
		bankrupt and 3571	cy case can result in fines up to \$25			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,	
		La'Tash	asha D Stovall na D Stovall e of Debtor 1	Sign	ature of Debtor 2		
		Executed	on April 2, 2018	Exec	cuted on		
			MM / DD / YYYY		MM / DI	D / YYYY	

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Debtor 1 La'Tasha D Stovall Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Peter L. Berk	Date	April 2, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Peter L. Berk Printed name		
O'Keefe, Rivera, & Berk, LLC		
Firm name		
55 West Wacker Drive		
Suite 1400		
Chicago, IL 60601		
Number, Street, City, State & ZIP Code		
Contact phone (312) 758-1121	Email address	plberk@orb-legal.com
6274567 IL		
Day number 9 Ctate	·	

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		DUGUIII	THE FAUL O ULST	
Fill in this infor	mation to identify your	case:		
Debtor 1	La'Tasha D Stova	ıll		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,682.82
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,682.82
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	103,253.00
	Your total liabilities	\$	103,253.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,003.80
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,971.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Page 9 of 57 Case number (if known) Debtor 1 La'Tasha D Stovall

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form \$ 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

592.80

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	37,184.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	37,184.00

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Document Page 10 of 57 Fill in this information to identify your case and this filing: Debtor 1 La'Tasha D Stovall Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Jeep Make: Who has an interest in the property? Check one 3 1 the amount of any secured claims on Schedule D: Cherokee Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2003 Debtor 2 only Current value of the Current value of the 203.000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$2,000.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 La'Tasha D Stovall Yes. Describe..... Furniture and household items \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No ■ Yes. Describe..... \$500.00 2 TVs, laptop, printer 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothing and shoes \$1,000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... \$100.00 Costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,350.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured

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Case number (if known) Document Debtor 1 La'Tasha D Stovall claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Cash \$20.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Chase \$14.54 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☐ Yes. Give specific information about them...

■ No

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Debtor 1	La'Tasha D Stoval	I	Document	Page 13 of 57	Case number (if known)	
	s, copyrights, tradema oles: Internet domain na				ts	
☐ Yes.	Give specific information	on about them				
<i>Exam_l</i> □ No	ses, franchises, and other black of the second of the seco	xclusive licenses		n holdings, liquor licens	es, professional licenso	98
■ Yes.	Give specific information	on about them				
		Beautician's	s license, State of IL			\$0.00
Money or	property owed to you?	?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax re	funds owed to you					
■ No □ Yes	Give specific information	n about them inc	cluding whether you alre	ady filed the returns an	d the tay years	
□ res.	Give specific information	ii about tileili, ilit	cidding whether you alle	ady filed the returns an	u tile tax years	
29. Family <i>Exam</i> ☐ No	r support oles: Past due or lump s	um alimony, spo	usal support, child suppo	ort, maintenance, divord	ce settlement, property	settlement
Yes.	Give specific information	n				
					1	
		IHFS	S child support arrea	irs due Debtor.	Child Support	Unknown
Exam _l ■ No	amounts someone owe ples: Unpaid wages, disa benefits; unpaid loa Give specific information	ability insurance ans you made to		efits, sick pay, vacation	pay, workers' comper	nsation, Social Security
	sts in insurance policie			1104)		
Exam _l □ No	ples: Health, disability, o	r life insurance; r	nealth savings account (HSA); credit, nomeown	ers, or renters insurar	ice
■ Yes.	Name the insurance cor	mpany of each p company name:	olicy and list its value.	Beneficiar	y:	Surrender or refund value:
		ransamerica l ash surrende	Life Insurance r value	Children spouse	and estranged	\$798.28
If you somed	terest in property that are the beneficiary of a lone has died. Give specific information	iving trust, exped			currently entitled to rece	eive property because
_Exam	s against third parties, ples: Accidents, employr				or payment	
■ No □ Yes.	Describe each claim					
34. Other €	contingent and unliqui	dated claims of	every nature, including	g counterclaims of th	e debtor and rights to	set off claims
	Describe each claim		Q	No. of the last of		
Official For	m 106A/B		Schedule A/B: F	roperty		page 4

Debtor 1	Case 18-09697 La'Tasha D Stovall	Doc 1	Filed 04/02/18 Document	Entered Page 14	d 04/02/18 17:47:13 of 57 Case number (if known)	Desc Main
■ No	financial assets you did no					
	d the dollar value of all of y Part 4. Write that number h					\$832.82
Part 5:	Describe Any Business-Relate	d Property You	Own or Have an Interest	In. List any real	estate in Part 1.	
□ No. 0	u <mark>own or have any legal or equ</mark> Go to Part 6. Go to line 38.	uitable interest	in any business-related p	roperty?		
						Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	unts receivable or commis	ssions you alı	ready earned			
Exar No Yes 10. Mach	e equipment, furnishings, mples: Business-related commonles. Describe s. Describe sinery, fixtures, equipment s. Describe	puters, softwa			chines, rugs, telephones, desks	, chairs, electronic devices
	Hair S	tyling Equip	ment			\$500.00
	s. Describe ests in partnerships or joir	nt ventures				
	s. Give specific information	about them ne of entity:			% of ownership:	
No.	omer lists, mailing lists, or our lists include personally id			S.C. § 101(41A))?	
	■ No □ Yes. Describe					
14. Any I ■ No	business-related property	you did not a	lready list			
☐ Yes	s. Give specific information					

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 La'Tasha D Stovall 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$500.00 for Part 5. Write that number here...... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$2,000.00 Part 3: Total personal and household items, line 15 57. \$2,350.00 Part 4: Total financial assets, line 36 \$832.82 Part 5: Total business-related property, line 45 59. \$500.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$5,682.82

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 6

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,682.82

\$5,682.82

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			$\frac{1}{1}$	
Fill in this infor	mation to identify your	case:		
Debtor 1	La'Tasha D Stova	ıll		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check
				amend
				amer

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the	Property	You	Claim	as	Exempt
---------	----------	-----	-----------------	-----	-------	----	--------

 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with 	. W	Vhich set of exem	ptions are vou claimi	ıa?	Check one only	. even if	vour spouse	is filina	with v	oυ.
--	-----	-------------------	-----------------------	-----	----------------	-----------	-------------	-----------	--------	-----

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2003 Jeep Cherokee 203,000 miles Line from Schedule A/B: 3.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)
Ellie Holli Govedale 70 B. 311			100% of fair market value, up to any applicable statutory limit	
Furniture and household items Line from Schedule A/B: 6.1	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/B. 3.1			100% of fair market value, up to any applicable statutory limit	
2 TVs, laptop, printer	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Life from Schedule AVB. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothing and shoes Line from Schedule A/B: 11.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(a)
Line nom <i>Schedule A/B.</i> 11.1			100% of fair market value, up to any applicable statutory limit	
Costume jewelry Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Irom Scriedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

	description of the property and line on dule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che			
Casi	h from <i>Schedule A/B</i> : 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A/B. 10.				100% of fair market value, up to any applicable statutory limit		
	cking: Chase from Schedule A/B: 17.1	\$14.54		\$14.54	735 ILCS 5/12-1001(b)	
Line	io nom ochodale AVD. 1711			100% of fair market value, up to any applicable statutory limit		
	samerica Life Insurance	\$798.28		\$798.28	215 ILCS 5/238	
Bene spou	eficiary: Children and estranged			100% of fair market value, up to any applicable statutory limit		
	Styling Equipment	\$500.00			735 ILCS 5/12-1001(d)	
Line	nom Schedule A/B. 40.1			100% of fair market value, up to any applicable statutory limit		

Yes

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			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fill in this infor	rmation to identify your	case:		
Debtor 1	La'Tasha D Stova	all		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if th
				amended f

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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			D	ocument	Page 1	9 of 57	_	
Fill in th	is informa	ation to identify your o	case:					
Debtor 1		La'Tasha D Stova	II					
		First Name	Middle Nam	е	Last Name			
Debtor 2 (Spouse if,		First Name	Middle Nam	e	Last Name			
	•							
United S	tates Bank	cruptcy Court for the:	NORTHERN L	DISTRICT OF ILL	LINOIS			
Case nu	mber							
(if known)							_	heck if this is an
							a	mended filing
Officia	l Form	106E/F						
		F: Creditors W	ho Have U	Insecured	Claims			12/15
						Part 2 for creditors with NO	NPRIORITY clai	
Schedule Schedule left. Attacl	G: Executo D: Creditor n the Contin	ry Contracts and Unexp s Who Have Claims Sect	ired Leases (Offic ured by Property.	ial Form 106G). D If more space is r	o not include needed, copy	contracts on Schedule A/B: any creditors with partially the Part you need, fill it out do not file that Part. On the	secured claims , number the en	that are listed in tries in the boxes on the
Part 1:	List All	of Your PRIORITY Un	secured Claims	3				
_	-	s have priority unsecured	d claims against y	you?				
■ No	o. Go to Par	t 2.						
☐ Ye	_							
Part 2:	List All	of Your NONPRIORIT	Y Unsecured C	laims				
3. Do ar	ny creditors	s have nonpriority unsec	ured claims agai	nst you?				
□ No	o. You have	nothing to report in this pa	art. Submit this for	m to the court with	your other sche	edules.		
■ Ye	es.							
unsed	cured claim, one creditor	list the creditor separately	for each claim. For	or each claim listed	, identify what t	b holds each claim. If a cred type of claim it is. Do not list of three nonpriority unsecured	claims already inc	luded in Part 1. If more
								Total claim
4.1	AFNI		La	ast 4 digits of acco	ount number	Comcast		\$150.00
		Creditor's Name		lhan waa tha daht	:	2047		
	404 Broc PO Box 3		vv	hen was the debt	incurred?	2017		-
		gton, IL 61702						
		eet City State Zlp Code	A	s of the date you f	file, the claim i	is: Check all that apply		
	_	ed the debt? Check one.	_	_				
	Debtor 1	,		1 Contingent				
	Debtor 2	•		Unliquidated				
_	_	and Debtor 2 only	_	Disputed				
		one of the debtors and and	,o.	pe of NONPRIOR	ITY unsecured	d claim:		
	☐ Check if debt	this claim is for a comm	nunity	Student loans				
		subject to offset?	L re	Obligations arisin port as priority clair	ig out of a sepa ms	ration agreement or divorce	that you did not	
_	No	•				g plans, and other similar de	bts	
	⊒ Yes			Other. Specify	•	01 ,		
	_ 103		-	• Other, Specify _				-

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Case number (if know)

Debtor	1 La'Tasha D Stovall		Case number (if know)	
4.2	Alphera Financial Serv	Last 4 digits of account number	9129	\$7,660.00
	Nonpriority Creditor's Name 5550 Britton Pkwy Hilliard, OH 43026	When was the debt incurred?	Opened 07/15 Last Active 12/02/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify 2012 Dodge Vehicle var	e Pickup ndalized, completely destroyed	
4.3	Amr Eagle Bk Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$23,048.00
	556 Randall Road South Elgin, IL 60177	When was the debt incurred?	Opened 11/24/15 Last Active 1/31/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin		
	□ Yes	■ Other. Specify Automobile		
4.4	Atg Credit	Last 4 digits of account number	3860	\$63.00
	Nonpriority Creditor's Name			Ψ00.00
	1700 W Cortland St Ste 2 Chicago, IL 60622	When was the debt incurred?	Opened 10/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Спеск ан that аррну	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Collection A Other. Specify Consultant	Attorney Winfield Radiology s	

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Case number (if know)

Debio	La Taslia D Stovali		Case Hulliber (II kilow)	
4.5	Atg Credit	Last 4 digits of account number	3861	\$63.00
	Nonpriority Creditor's Name 1700 W Cortland St Ste 2	When was the debt incurred?	Opened 10/16	
	Chicago, IL 60622 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	, to or the date year me, and claim	or onotical that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Consultant	Attorney Winfield Radiology s	
4.6	Capital One	Last 4 digits of account number	2452	\$3,869.00
	Nonpriority Creditor's Name 15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 07/13 Last Active 7/08/16	
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.7	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	5594	\$2,354.00
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 03/15 Last Active 6/15/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sens	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	adion agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other, Specify Credit Card	I	

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Debtor 1 La'Tasha D Stovall Case number (if know) 4.8 Chase Card Last 4 digits of account number 0292 \$1,558.00 Nonpriority Creditor's Name Opened 05/16 Last Active Po Box 15298 When was the debt incurred? 1/21/18 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 **Credit One Bank** Last 4 digits of account number \$995.00 Nonpriority Creditor's Name PO Box 98873 When was the debt incurred? Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection account 4.1 Dept Of Ed/navient \$3,087.00 0529 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 05/08 Last Active Po Box 9635 2/28/18 When was the debt incurred? Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Educational

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Debtor 1 La'Tasha D Stovall Case number (if know) 4.1 Dept Of Ed/navient 0529 \$2,060.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 05/08 Last Active Po Box 9635 When was the debt incurred? 2/28/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 **Diversified Consultant** \$787.00 1258 Last 4 digits of account number Nonpriority Creditor's Name P O Box 551268 When was the debt incurred? **Opened 12/17** Jacksonville, FL 32255 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Att Mobility ☐ Yes 4.1 **Fingerhut** \$999.00 Last 4 digits of account number Nonpriority Creditor's Name **PO Box 166** When was the debt incurred? Newark, NJ 07101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection account ☐ Yes

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Case number (if know)

Debi	La Taslia D Stovali		Case Humber (II know)	
4.1 4	Midland Funding	Last 4 digits of account number	2256	\$995.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 30 San Diego, CA 92108	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify	Company Account Credit One	
4.1 5	Navient	Last 4 digits of account number	0103	\$20,628.00
	Nonpriority Creditor's Name		Opened 01/06 Last Active	
	Po Box 9500	When was the debt incurred?	2/28/18	
	Wilkes Barre, PA 18773			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	_	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify		
		Educationa	 N	
4.4				
4.1 6	Navient	Last 4 digits of account number	1127	\$7,655.00
	Nonpriority Creditor's Name		Opened 11/07 Last Active	
	Po Box 9500 Wilkes Barre, PA 18773	When was the debt incurred?	2/28/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	Student loans	and a second of the second sec	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify		

Educational

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Case number (if know)

Debio	La Tastia D Stovati		Case Humber (II know)	
4.1	Navient	Last 4 digits of account number	1127	\$3,754.00
	Nonpriority Creditor's Name Po Box 9500 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 11/07 Last Active 2/28/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured Student loans	d claim:	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.1 8	Navient Solutions Inc	Last 4 digits of account number	0529	Unknown
	Nonpriority Creditor's Name Po Box 9500 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 05/08 Last Active 09/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans □ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.1 9	Navient Solutions Inc Nonpriority Creditor's Name	Last 4 digits of account number	0529	Unknown
	Po Box 9500 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 05/08 Last Active 09/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	LIYES	L LOther Specify		

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Case number (if know)

Debic	La Tastia D Stovali		Case Humber (II know)						
4.2 0	Portfolio Recovery Assoc.	Last 4 digits of account number	6260	\$1,750.00					
	Nonpriority Creditor's Name PO Box 12914	When was the debt incurred?	2015 - 2017						
	Norfolk, VA 23541 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
	No	Debts to pension or profit-sharing	ng plans, and other similar debts						
	Yes	Other. Specify Collection	account / Syncrony Bank						
4.2	Second Look	Last 4 digits of account number		\$21,468.00					
	Nonpriority Creditor's Name 1393 Veterans Hwy Ste 200S	Ionpriority Creditor's Name When was the debt incurred? 4/2017							
	Hauppauge, NY 11788 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	□ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims							
	■ No	Debts to pension or profit-sharing							
	Yes	Other. Specify Notice purp	poses only						
4.2	Wow! Internet-Cable-Phone	Last 4 digits of account number	1199	\$310.00					
	Nonpriority Creditor's Name PO Box 5715 Carol Stroom III 60107 5715	When was the debt incurred?	2017						
	Carol Stream, IL 60197-5715 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
	■ Debtor 1 only	☐ Contingent							
	Debtor 2 only								
	Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims	agreement of arrefue that you did not						
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts						
	☐ Yes ☐ Other Specify Collection account								

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 18-09697 Doc 1 Filed 04/02/18 Entered 04/02/18 17:47:13 Desc Main Page 27 of 57 Document Debtor 1 La'Tasha D Stovall Case number (if know) Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 3002 ■ Part 2: Creditors with Nonpriority Unsecured Claims Phoenixville, PA 19460 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Blitt & Gaines, PC Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 661 Glenn Avenue ■ Part 2: Creditors with Nonpriority Unsecured Claims Wheeling, IL 60090 Last 4 digits of account number C967 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Blitt & Gaines, PC Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 661 Glenn Avenue ■ Part 2: Creditors with Nonpriority Unsecured Claims Wheeling, IL 60090 Last 4 digits of account number 1056 On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **BMW Financial Services** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5550 Britton Parkway ■ Part 2: Creditors with Nonpriority Unsecured Claims Hilliard, OH 43026 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Central Credit Svcs LLC** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 20 Corporate Hills Dr. Part 2: Creditors with Nonpriority Unsecured Claims Saint Charles, MO 63301 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Credence Resource Management Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 2238 Part 2: Creditors with Nonpriority Unsecured Claims Southgate, MI 48195-4238 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Firstsource Advantage, LLC Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 205 Bryant Woods South ■ Part 2: Creditors with Nonpriority Unsecured Claims Buffalo, NY 14228 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Northland Group** Line **4.20** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7322 SW Freeway Suite 1600 Part 2: Creditors with Nonpriority Unsecured Claims Houston, TX 77074 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Syncrony Bank Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 200 Crossing Blvd. ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 101 Bridgewater, NJ 08807 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? WalMart Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 520927 ■ Part 2: Creditors with Nonpriority Unsecured Claims Atlanta, GA 30353-0927 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim Cotal the amounts of cortain turns of uncounted plains. This information is for statistical constrains augmented only 2011 C.C. \$450. Add the amounts for contains

О.	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only, 20 0.5.0. § 153. Add the amounts for each
	type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$

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Debtor 1 La'Tasha D Stovall Case number (if know) 0.00 6c. Claims for death or personal injury while you were intoxicated 6c. 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** Student loans 6f. 6f. 37,184.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that 0.00 6g. you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount 6i. 66,069.00

6j.

103,253.00

Total Nonpriority. Add lines 6f through 6i.

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Fill in this infor	mation to identify your	case:		
Debtor 1	La'Tasha D Stova	all		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Simplest Properties, LLC
361 Blackfoot Dr
Bolingbrook, IL 60490

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		Docume	nt Page 30 c	of 57
Fill in this	s information to identify your	case:		
Debtor 1	La'Tasha D Stova	II		
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, fil	ing) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	her			
(if known)				☐ Check if this is an
				amended filing
Officia	l Form 106H			
Sched	dule H: Your Cod	ebtors		12/15
501100	daio III. Iodi ood			12/10
our name	and case number (if known) you have any codebtors? (If	. Answer every question		o this page. On the top of any Additional Pages, write as a codebtor.
■ No				
☐ Ye	S			
	thin the last 8 years, have you na, California, Idaho, Louisiana,			y? (Community property states and territories include ington, and Wisconsin.)
■ No	. Go to line 3.			
`	s. Did your spouse, former spou	ise, or legal equivalent live	with you at the time?	
)	,	, ,	
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Officia 16G). Use Schedule D, Schedule E/F, or Schedule G to f
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
0.4				_
3.1	Name			☐ Schedule D, line
	Than 10			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	
3.2				Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	

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Fill	in this information to identify your o	case:				l				
	otor 1 La'Tasha D									
	otor 2									
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	
	fficial Form 106l					M	IM / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you che a separate sheet to this form. Describe Employment	are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your s ith you, do not includ	pòuse i le infori	is liv mati	ing with on about	you, incl	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Empl	•		
	employers.	Occupation	Hair Stylist							
	Include part-time, seasonal, or self-employed work.	Employer's name	Self Employed							
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here? 8 years				_			
Par	Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to re	port for	any	line, write	\$0 in the	space. Inc	clude your noi	n-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	for all e	empl	oyers for	that perso	on on the li	nes below. If	you need
						For Dek	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

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Debt	or 1	La'Tasha D Stovall	-	Case r	number (if known)			
				For	Debtor 1	For [Debtor 2 or	
						non-	filing spouse	
	Cop	y line 4 here	4.	\$	0.00	\$	N/	<u>A</u>
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/	Α
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/	A
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/	A
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/	
	5e.	Insurance	5e.	\$	0.00	\$	N/.	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/.	
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.+	· \$_	0.00	_ \$	N/. N/.	
•		· · · · · · · · · · · · · · · · · · ·	_	· —	-			
6. -		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/.	
7.	Caid	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/	<u>A</u>
8.		all other income regularly received:						
	8a.	Net income from rental property and from operating a business, profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total monthly net income.	90	\$	F00.00	¢	NI/	
	8b.	Interest and dividends	8a. 8b.	\$ —	592.80 0.00	\$	N/. N/.	
	8c.	Family support payments that you, a non-filing spouse, or a dependent		Ψ	0.00	Ψ	14//	<u>~</u>
		regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	90	\$	0.00	¢	NI/	
	8d.	Unemployment compensation	8c. 8d.	\$ 	0.00	\$	N/. N/.	
	8e.	Social Security	8e.	\$	0.00	\$	N/	
	8f.	Other government assistance that you regularly receive		· —		· —		<u></u>
		Include cash assistance and the value (if known) of any non-cash assistance						
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify: SNAP	8f.	\$	411.00	\$	N/	Α
	8g.	Pension or retirement income	 8g.	\$	0.00	\$	N/	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/	A
_			_					
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,003.80	\$	N	/A
10	Cale	culate monthly income. Add line 7 + line 9.	10. \$	4	,003.80 + \$		N/A = \$	1,003.80
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.		Ψ_		- WA	1,003.00
11		e all other regular contributions to the expenses that you list in Schedule	, –					
• • • •		ude contributions from an unmarried partner, members of your household, your		dents,	your roommates	s, and		
		er friends or relatives.						
	Do r Spe	not include any amounts already included in lines 2-10 or amounts that are not a cify:	availab	le to pa	ay expenses list	ed in So	chedule J. 11. +\$	0.00
	Орс							0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res						
		e that amount on the Summary of Schedules and Statistical Summary of Certai	in Liabi	ilities a	nd Related <i>Data</i>	, if it	12. \$	1,003.80
	appl	les						
							Comb	oined hly income
13.	Do	you expect an increase or decrease within the year after you file this form	?				mont	iny income
		No.						
		Yes. Explain:						

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Fill in th	nis informa	tion to identify yo	our case.			•		
						01	and Making to	
Debtor 1		La'Tasha D	Stovall				eck if this is: An amended filin	ıα
Debtor 2	2						A supplement sh	owing postpetition chapter
(Spouse	e, if filing)						13 expenses as	of the following date:
United S	States Bankr	uptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case nu (If know								
Offic	cial Fo	rm 106J						
Sch	edule	J: Your	Exper	nses				12/1
Be as o	complete a	and accurate as	possible eded, atta	. If two married people a ich another sheet to this				
Part 1:		ibe Your House	ehold					
1. Is	this a joir	nt case?						
	No. Go to		_					
Ц			in a separ	ate household?				
			et file Offic	ial Form 106J-2, <i>Expense</i>	s for Sanarata House	ehold of De	ebtor 2	
			St file Offic	ai Foiiii 1005-2, <i>Expense</i>	s for Separate Flous	eriola di De	50t01 Z.	
2. D o	o you have	e dependents?	☐ No					
	o not list De ebtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's related Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
Do	o not state	the						□ No
de	ependents	names.			Daugther		8	■ Yes
					0		4=	□ No
					Son			Yes
								□ No □ Yes
								_
								☐ Yes
ex	penses o	enses include f people other t d your depende	han $_{\square}$	No Yes				
expens	te your ex		our bankr	uptcy filing date unless				hapter 13 case to report of the form and fill in the
the val		n assistance an		government assistance cluded it on Schedule I:			Your ex	cpenses
		or home owners and any rent for th		ses for your residence. or lot.	Include first mortgag	e 4.	\$	189.00
If	not includ	led in line 4:						
4a	a. Real e	estate taxes				4a.	\$	0.00
4b	. Prope	rty, homeowner's	s, or renter	's insurance		4b.	\$	13.00
40			•	upkeep expenses		4c.	·	0.00
4d		owner's associat		dominium dues	and a middle to the	4d. 5	·	0.00
:). AC	r	ane navm	- us tot V	THE THE CHICK AS NO	THE PUBLITY IN ANG	ר	- n	44 444

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Debto	1 La'Tasha D Stovall C	ase num	ber (if known)	
6. l	Itilities:			
-	a. Electricity, heat, natural gas	6a.	\$	85.00
	b. Water, sewer, garbage collection	6b.	· ·	0.00
	c. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	155.00
	d. Other. Specify:	6d.	·	0.00
	ood and housekeeping supplies	- 7.	· -	250.00
	Childcare and children's education costs	8.	\$	
		9.	·	0.00
	clothing, laundry, and dry cleaning		·	100.00
	ersonal care products and services	10.	·	60.00
	ledical and dental expenses	11.	>	0.00
	ransportation. Include gas, maintenance, bus or train fare.	12.	\$	100.00
	o not include car payments. Intertainment, clubs, recreation, newspapers, magazines, and books	13.	·	50.00
			·	
	charitable contributions and religious donations	14.	\$	0.00
-	nsurance.			
	o not include insurance deducted from your pay or included in lines 4 or 20. 5a. Life insurance	15a.	¢	220.00
				220.00
	5b. Health insurance	15b.	·	0.00
	5c. Vehicle insurance	15c.	·	220.00
	5d. Other insurance. Specify:	_ 15d.	\$	0.00
	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.		•	
	pecify:	16.	\$	0.00
	nstallment or lease payments:	4-	•	
	7a. Car payments for Vehicle 1	17a.	·	529.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
•	7c. Other. Specify:	17c.	\$	0.00
•	7d. Other. Specify:	17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as	_	•	0.00
	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	· ·	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
	pecify:	19.		
	other real property expenses not included in lines 4 or 5 of this form or on Schedi			
2	0a. Mortgages on other property	20a.	· · · · · · · · · · · · · · · · · · ·	0.00
2	0b. Real estate taxes	20b.	·	0.00
	0c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
2	0d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	0e. Homeowner's association or condominium dues	20e.	\$	0.00
1. (Other: Specify:	21.	+\$	0.00
	· · · ————————————————————————————————		·	0.00
	alculate your monthly expenses		1 .	
2	2a. Add lines 4 through 21.		\$	1,971.00
2	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
2	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,971.00
	• • • •			.,07 1100
	alculate your monthly net income.			
2	3a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,003.80
2	3b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,971.00
				•
2	3c. Subtract your monthly expenses from your monthly income.	_		007.00
	The result is your monthly net income.	23c.	\$	-967.20
	o you expect an increase or decrease in your expenses within the year after you			
	or example, do you expect to finish paying for your car loan within the year or do you expect your m	ortgage	payment to increas	e or decrease because o
	nodification to the terms of your mortgage?			
١	No.			
- 1	1 Yes Explain here:			·

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Fill in t	his informa	ation to identify your	case:			
Debtor	1	La'Tasha D Stova	II			
		First Name	Middle Name	Last Name		
Debtor	_					
(Spouse if	f, filing)	First Name	Middle Name	Last Name		
United	States Banl	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case n	umber					
(if known)						☐ Check if this is an
						amended filing
		<u>106Dec</u> on About a	n Individual	Debtor's So	hedules	12/15
obtainir	ng money o		connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
	Sign I	Below				
Di	d you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out b	pankruptcy forms?	
	No					
	Yes. Na	me of person				okruptcy Petition Preparer's Notice,
					Declaration	n, and Signature (Official Form 119)
		y of perjury, I declare true and correct.	that I have read the sum	mary and schedules file	ed with this declarati	on and
х	/s/ La'Ta	ısha D Stovall		X		
		a D Stovall		Signature of	Debtor 2	
	Signature	of Debtor 1				
	Date Ap	oril 2, 2018		Date		

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Debtor 1 LarTasha D Stovall First Name Last Name Last Name		to this to form									
Debtor 2 Shouse A limits Debtor 2 First Name Middle Name Last Name	_	_									
Check if this is an amended filing	De	btor 1		****	Last Name						
Case number Check if this is an amended filing Check if this is an amended filing			First Name	Middle Name	Last Name						
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/10 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Fart 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married	Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/10 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Fart 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married	Ca	se number									
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■ No		_	ried								
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Debtor 3 Debtor 4 De	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?						
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 7 Debtor 7 Debtor 8 Debtor 9 Debto		■ No									
Sources of income Sources of income Check all that apply. Check all th		☐ Yes. List	all of the places you l	ived in the last 3 years. Do r	not include where you live now	I.					
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A. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Pebtor 1 Sources of income Check all that apply. Debtor 2 Sources of income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Did you have any income from employment or from operating a business during this year or the two previous calendar years? Bebtor 1 Source of income (before deductions and exclusions) Sources of income Check all that apply. Wages, commissions, bonuses, tips		_									
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From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips					(before deductions and		(before deductions				
	the data way filed for bankery			_	,		and exclusions				
		,		_		_					

Official Form 107

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Debtor 1 La'Tasha D Stovall

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	Gross inco (before ded exclusions)		Sources of inc Check all that a		Gross income (before deductions and exclusions)
	last caler nuary 1 to	idar year: December 3	31, 2017)	☐ Wages, commissions, bonuses, tips	\$	13,979.00	☐ Wages, combonuses, tips	imissions,	
				Operating a business			☐ Operating a	business	
		dar year bef December 3		☐ Wages, commissions, bonuses, tips	;	13,973.00	☐ Wages, combonuses, tips	ımissions,	
				Operating a business			☐ Operating a	business	
	and other winnings. List each	public benefi If you are filir	it payments; ng a joint cas ne gross inco	er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separat	est; dividends; ou received to	money colled gether, list it d	eted from lawsuits; only once under De	royalties; and ebtor 1.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	Gross inco each source (before ded exclusions)	е	Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3: Lis	t Certain Pay	yments You	Made Before You Filed for I	Bankruptcy				
6.	□ No.	Neither De individual puring the No. Yes * Subject to Debtor 1 or	btor 1 nor D rimarily for a 90 days befor Go to line 7 List below e paid that crunot include o adjustment r Debtor 2 o 90 days befor	each creditor to whom you pai editor. Do not include paymen payments to an attorney for the con 4/01/19 and every 3 years r both have primarily consu re you filed for bankruptcy, di	Imer debts. Condition of the condition o	creditor a tota 425* or more c support oblig case. cases filed on creditor a tota	il of \$6,425* or mo in one or more pay gations, such as ch or after the date o	re? /ments and th nild support a of adjustment.	he total amount you ind alimony. Also, do
		□ res	include pay	each creditor to whom you pai ments for domestic support ol this bankruptcy case.					
	Creditor	's Name and	Address	Dates of payme	nt Tota	al amount paid	Amount you still owe	Was this p	payment for

Case 18-09697 Doc 1 Filed 04/02/18 Entered 04/02/18 17:47:13 Document Page 38 of 57 Case number (if known) Debtor 1 La'Tasha D Stovall Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Reason for this payment Dates of payment Amount you still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number **Capital One** Civil **Dupage County** Pending La'Tasha Banks 505 N County Farm □ On appeal 18 SC 967 Wheaton, IL 60189 □ Concluded Capital One Civil **Dupage County** Pending 500 N County Farm LaTasha Banks □ On appeal 18 SC 1056 Wheaton, IL 60189 ☐ Concluded

10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
	Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor Name and Address

Describe the Property

Explain what happened

Date

Value of the property

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

■ No

Yes. Fill in the details.

Creditor Name and Address

Describe the action the creditor took

taken

Date action was taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

■ No

☐ Yes

Official Form 107

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Case number (if known) Document Debtor 1 La'Tasha D Stovall

Pa	rt 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup No Yes. Fill in the details for each gift or cor	etcy, did you give any gifts or contributions with a to	tal value of more than	\$600 to any charity?			
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value			
Pa	rt 6: List Certain Losses						
15.	Within 1 year before you filed for bankrupt or gambling? ■ No □ Yes. Fill in the details.	cy or since you filed for bankruptcy, did you lose an	ything because of the	ft, fire, other disaster,			
	Describe the property you lost and bow the loss occurred	escribe any insurance coverage for the loss	Date of your loss	Value of property			
	ir	nclude the amount that insurance has paid. List pending usurance claims on line 33 of Schedule A/B: Property.	1000	1001			
Pa	rt 7: List Certain Payments or Transfers						
	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or pro	cy, did you or anyone else acting on your behalf pay eparing a bankruptcy petition? parers, or credit counseling agencies for services requir		rty to anyone you			
	□ No						
	Yes. Fill in the details. Person Who Was Paid	Description and value of any property	Date payment	Amount of			
	Address Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment			
	O'Keefe, Rivera, & Berk, LLC 55 West Wacker Drive Suite 1400 Chicago, IL 60601 plberk@orb-legal.com	Attorney Fees	3-13-18	\$1,125.00			
17.	promised to help you deal with your credit Do not include any payment or transfer that you	cy, did you or anyone else acting on your behalf pay ors or to make payments to your creditors? ou listed on line 16.	or transfer any prope	rty to anyone who			
	No Yes. Fill in the details.						
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			

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Debtor 1 La'Tasha D Stovall

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.						
	Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and value of property transferred	payr	cribe any property or nents received or debts in exchange	Date transfer was made		
	Person's relationship to you			· ·			
	Amr Eagle Bk 556 Randall Road South Elgin, IL 60177	2015 Chevrolet Equinox \$18,000 Car voluntarily surrendered	non d	е	2/28/2018		
	none						
	Eric Stovall 11314 S Forest Chicago, IL 60628 Husband - separated	Debtor's 1/2 interest in 2000 Saturn Relay. Vehicle owned by both, Debtor and Mr. Stovall prior to separation. Vehicle maintained, in possession of, and driven solely by Mr.	I	e	2/2018		
Stovall \$1,200 value of vehicle 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or sin beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.					of which you are a		
	Name of trust	Description and value of the p	roperty trar	nsferred	Date Transfer was made		
		vere any financial accounts or institute financial accounts; certifications, and other financial institutions and other financial institutions at 4 digits of instrument instrument	es of depos ons.	neld in your name, or for your sit; shares in banks, credit Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describ	e the contents	Do you still have it?		

Case 18-09697 Doc 1 Filed 04/02/18 Entered 04/02/18 17:47:13 Desc Main Document Page 41 of 57 ase number (if known) Debtor 1 La'Tasha D Stovall 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Nο Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Value Owner's Name Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

Yes. Fill in the details. Case Title

Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City,

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

State and ZIP Code)

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Entered 04/02/18 17:47:13 Desc Main Case 18-09697 Doc 1 Filed 04/02/18 Document Page 42 of 57 ase number (if known) Debtor 1 La'Tasha D Stovall ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed EIN: **Self Employed Hair Stylst Hair Stylst** From-To Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ La'Tasha D Stovall Signature of Debtor 2 La'Tasha D Stovall Signature of Debtor 1 Date Date April 2, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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			3.			
Fill in this infor	mation to identify your	case:		1		
Debtor 1	La'Tasha D Stova	II		1		
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DIST	TRICT OF ILLINOIS			
Case number						
(if known)				☐ Check if this is an		
				amended filing		
Official Fo		n for Indiv	iduals Filing Under Chapt	er 7 12/15		
	lividual filing under cha		out this form if:			
creditors have	e claims secured by yo	ur property, or				
You must file th which	you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form					
	eople are filing togethe	in a joint case, bo	th are equally responsible for supplying correct	information. Both debtors must		
	and accurate as possib our name and case nur		needed, attach a separate sheet to this form. Or	n the top of any additional pages,		
Part 1: List Y	our Creditors Who Hav	e Secured Claims				
1. For any credit		art 1 of Schedule D	: Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the		
Identify the cr	reditor and the property t	hat is collateral	What do you intend to do with the property the secures a debt?	Did you claim the property as exempt on Schedule C?		
Creditor's			☐ Surrender the property.	□No		
name:			Retain the property and redeem it.			
	_		☐ Retain the property and enter into a	☐ Yes		
Description of	f		Reaffirmation Agreement.			
property			☐ Retain the property and [explain]:			
securing debt	:					

Official Form 108

Creditor's

Creditor's

Description of

securing debt:

Description of

securing debt:

name:

property

Creditor's

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Surrender the property.

☐ Surrender the property.

☐ Retain the property and redeem it.

☐ Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

☐ No

☐ Yes

☐ No

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Debtor	1 La'Tasha	D Stovall	Case number (i	f known)
name: Description of property securing debt:			 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
n the i	y unexpired per nformation belo ay assume an u	w. Do not list real estate leases. U nexpired personal property lease i	d in Schedule G: Executory Contracts and Un nexpired leases are leases that are still in effo f the trustee does not assume it. 11 U.S.C. § 3	ect; the lease period has not yet ended. 65(p)(2).
Descr	ibe your unexpi	red personal property leases		Will the lease be assumed?
Lessor	r's name:	Simplest Properties, LLC		□ No
Descri Proper		Rental Lease		■ Yes
Jnder proper X /s	penalty of perju ty that is subjec s/ La'Tasha D a'Tasha D Sto	t to an unexpired lease. Stovall vall	ny intention about any property of my estate t X Signature of Debtor 2	hat secures a debt and any personal
	ate April 2		Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-09697 Doc 1 Filed 04/02/18 Entered 04/02/18 17:47:13 Desc Main Document Page 49 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	La'Tasha D Stovall		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	BTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,125.00
	Prior to the filing of this statement I have received		\$	1,125.00
	Balance Due		\$	0.00
2. \$	335.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed competents.	nsation with any other person	unless they are memb	pers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
6. I	n return for the above-disclosed fee, I have agreed to ren	der legal service for all aspect	s of the bankruptcy c	ase, including:
b c	 Analysis of the debtor's financial situation, and renderi Preparation and filing of any petition, schedules, stater Representation of the debtor at the meeting of creditors [Other provisions as needed] 	nent of affairs and plan which	may be required;	
7. B	By agreement with the debtor(s), the above-disclosed fee on Representation of the debtors in all adversaudits, reaffirmation hearings, Motions to	rsary proceedings, judicia	al lien avoidances,	
		CERTIFICATION		
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Ar	oril 2, 2018	/s/ Peter L. Berk		
Do	·	Peter L. Berk		
		Signature of Attorne O'Keefe, Rivera, 6		
		55 West Wacker I		
		Suite 1400 Chicago, IL 6060	1	
		(312) 758-1121 F	ax: (312) 212-5963	1
		plberk@orb-legal Name of law firm	.com	
		rume oj iuw jirm		



ATTORNEYS AT LAW | 55 W. WACKER DR. | SUITE 1400 | CHICAGO IL | (312) 758-1121

CHAPTER 7 BANKRUPTCY FEE AGREEMENT

	REEMENT is entered into as of the date of Client's
signature below, by and between: La' Ta	sha Stovell
	(referred to as "Client" whether one
or more) and O'Keefe, Rivera & Berk, LLC, (here	einafter referred to as the "Attorney"), to perform legal
services as described below.	

At no charge, Client has consulted with Attorney to review Client's bankruptcy options. Client acknowledges that the consultation date is the first date upon which the Attorney has first offered to provide any bankruptcy assistance or bankruptcy services to Client. In this consultation, Attorney has provided information and general advice on obtaining relief from debts, including relief from debts by filing either a Chapter 7, Chapter 11, or Chapter 13 bankruptcy.

Attorney has explained to Client that documentation and information is required before Attorney can advise Client of Client's legal options. Client has been advised that Client must sign a written contract for bankruptcy assistance services within five (5) business days of this Initial Consultation (this contract).

Client(s) acknowledges receiving a document production checklist, information on a pre-filing credit counseling course and post-filing financial management course, and Disclosures required by 11 U.S.C. 527(a) and (b).

Client confirms that Attorney has not advised the client to incur any indebtedness in anticipation of the bankruptcy case, except for payment of the Attorney's legal services and necessary Court costs and expenses.

No Attorney/Client Relationship is created unless Client signs this Agreement and makes a deposit toward the Fees required for the case. Otherwise, the Attorney does not represent Client and shall not take any action on Client's behalf.

- 1. **EFFECT OF THIS AGREEMENT**. By signing this Fee Agreement, the Client requests bankruptcy representation, and hereby employs the Attorney to file the Chapter 7 Bankruptcy Petition and represent Client in the case. Attorney will not file the Chapter 7 Bankruptcy Petition until such time as Client(s) have produced <u>ALL</u> of the necessary documents requested by the Attorney, and until the fees are paid as stated in Paragraph 2 below.
- 2. FLAT FEE: For legal services provided herein, the Attorney has agreed to accept the sum of \$1,125.00 for legal fees, \$335 for Court costs, and \$30 for administrative expenses, for a grand total of \$1,490.00. If the case is not filed in the 6 month period following the Contract Date (due to missing documents, signature pages, fees, or credit counseling), the Attorney reserves the right to increase the fee.

THE ATTORNEY FEES INCLUDE:

- (a) Analysis of the Client(s) financial situation, and rendering advice to the Client(s) in determining whether to file a Petition in Bankruptcy;
- (b) Preparation and filing of any Petition, Schedules, Statement of Affairs, and other documentation which may be required in a Chapter 7 Bankruptcy;
- (c)Representation of the Client(s) at the Meeting of Creditors pursuant to 11 U.S.C. §341, and any adjourned hearings thereof.
- (d) Communication with client concerning questions or any other matters of concern to the client (all phone calls and emails will be returned promptly, as in the same day if possible). The Attorney encourages Clients to ask questions. There is no such thing as a "dumb" question. If Client does not understand anything having to do with the Chapter 7 case, the Client should ask.
- (e) Completing reaffirmation agreements, when sent to the Attorney by secured creditors, for secured debts.

THE ATTORNEY FEES DO NOT INCLUDE:

The vast majority of the Attorney's Chapter 7 cases are completed, from start to finish, without any additional fees (other than the fee specified in Paragraph 2 above). However, the above disclosed FEE does <u>NOT INCLUDE</u> representation by the Attorney in the following:

- (a) Adversary Proceeding (lawsuit) or other contested matters (representation will be hourly at the attorney's normal hourly rate of \$300.00; attorney is not required to represent Client in Adversary proceedings, and Client is not obligated to retain the Attorney for adversary proceedings; advance retainer will be required)
- (b) reaffirmation hearings (required when the Client's budget does not show that the Client can afford the payment for Client's car loan, or other secured debt, and the Client desires to keep the financed vehicle, or other collateral). The Attorney shall charge \$225.00 for his appearance at any reaffirmation hearing.
- (c) Rule 2004 Examinations, Motions to Dismiss, and audits. Representation will be at the Attorney's standard hourly rate of \$300, and advance retainer will be required.
- (d) Appeals. Representation will be at the Attorney's standard hourly rate of \$300, and an advance retainer will be required. Attorney's representation is not mandated or required.
- (e) Judgment lien avoidance. Representation shall be at the Attorney's standard hourly rate of \$300, or a flat fee selected by the Attorney.
- 3. **REAFFIRMATION AGREEMENTS**: Reaffirmation agreements are commonly requested by auto finance companies and other lenders who have received collateral from the client in exchange for extending credit to the client. These agreements exclude debts from the Chapter 7 discharge. In exchange, the finance company/lender must allow the client to retain the vehicle or other collateral, provided the client makes regular monthly payments according to the original loan contract. Reaffirmation agreements will only be prepared by the Attorney when the forms are received from the lender. Often, the agreements will be signed at the trustee meeting that clients must attend with the Attorney. Reaffirmation agreements are <u>not</u> normally required by mortgage companies. The Attorney will only prepare a reaffirmation agreement for a mortgage if the form for the agreement is received by the Attorney from the mortgage company, and only if the Attorney determines that entering into such an agreement is advisable for the client. If the reaffirmation form is not received from the lender, the Attorney is not responsible for completing the reaffirmation.

4. CLIENT RESPONSIBILITIES:

- (a) The Client must attend at least one meeting with the bankruptcy trustee. Client will have notice of the meeting at least 21 days in advance. There will be a \$200.00 charge should the client miss the meeting of creditors, without contacting the attorney at least 24 hours in advance of the meeting.
- (b) The Client is required to complete a course in financial management within 45 days following the meeting of creditors. This course is in addition to the pre-filing credit counseling course. If this course is not completed, and the certificate of completion not sent to the Attorney within this time period, the Client's case will be closed by the Court without a discharge. A filing fee of \$260 and an attorney's fee of \$240, for a total of \$500 is required if the Attorney must file a motion to reopen a Chapter 7 case. The fees must be paid in advance of the filing of said Motion.
- (c) If, after 2 weeks from the filing date, the Client is still receiving collection action from creditors, the Client should inform the Attorney immediately. Also, if any creditor is not complying with the discharge order when it is entered, the Client should notify the Attorney immediately.
- (d) Client agrees to promptly respond to communications from the Attorney and to send any additional documents as may be requested by the Attorney.
- (e) Client agrees to accurately disclose all assets, all debts, and all sources of income and expenses to the attorney. Client further acknowledges that the bankruptcy trustee and creditors may investigate Client's financial affairs and Client agrees to cooperate and provide any necessary financial records to the extent required by the Bankruptcy Code.
- 5. <u>PERSONNEL</u>. Client acknowledges that the Attorney may engage associate attorneys to handle matters in Client's bankruptcy case, including but not limited to representation at the meeting of creditors.
- 6. **DEBTS THAT ARE NOT DISCHARGEABLE.** There are some categories of debts that are not dischargeable in Chapter 7. The most common types of debts that are not dischargeable are student loans, parking tickets and moving violations, and some tax debts. The Attorney will make every effort to identify any debts that are not dischargeable, in advance of filing the Chapter 7 case, and to discuss the debts with Client.
- 7. **DISCHARGE ORDER**. The goal of every Chapter 7 case is to obtain the discharge order for the Client. This is the order that formally releases the Client from liability for dischargeable debts. The earliest the order can be obtained is 60 days after the meeting with the bankruptcy trustee. The Attorney does not guarantee success in obtaining the discharge order, but will make every effort to do so. Once the discharge order is issued, it will be sent to the Client in the mail.
- 8. <u>CREDITORS.</u> The Attorney will, with the Client's consent, obtain a credit report prior to the filing of the bankruptcy case. The Credit report will be provided to Client. Client agrees to review the report and before the case is filed, provide the Attorney with information as to any additional creditors not listed on the report. If, after the case is filed, the Client notifies the attorney of a creditor not listed in the bankruptcy, the Client may have the option to file an amendment in order to add creditors to the bankruptcy. The amendment fee will be \$40.00, plus a Court fee of \$35.00, for a total of \$75.00.

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9. <u>TERMINATION/ END OF SERVICES</u>. Either party may terminate this contract at any time, by written notice, subject to the approval of the bankruptcy court, if necessary. Otherwise, the term of the agreement shall end at such time as the Client's bankruptcy case is closed or dismissed (the "End Date"). Client is responsible to pay for the Attorney's Services up to the End Date or the date the Attorney's services are terminated. If the Client terminates the agreement prior to the End Date, Attorney may charge the Client for the time spent on the file at his normal hourly rate, and will provide Client with an itemized bill to the tenth of the hour. If the total charge is less than the sum paid to the Attorney by the Client, the Client will receive a refund.

Client acknowledges having received a copy of this Agreement. Client has had ample opportunity to review the agreement, and by signing below, elects to retain the attorney for the Chapter 7 case.

IN WITNESS WHEREOF, the parties have executed this Chapter 7 Bankruptcy Fee Agreement:

Signature:	Stonl
Date:	3/14/18
Signature:	
Date:	

O'KEEFE, RIVERA & BERK, LLC

Signature:

Date:

United States Bankruptcy CourtNorthern District of Illinois

		1 (of their District of Immors		
In re	La'Tasha D Stovall		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	26
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credite	ors is true and	correct to the best of my
Date:	April 2, 2018	/s/ La'Tasha D Stovall La'Tasha D Stovall Signature of Debtor		

AFNI 404 Brock Drive PO Box 3517 Bloomington, IL 61702

Alphera Financial Serv 5550 Britton Pkwy Hilliard, OH 43026

Amr Eagle Bk 556 Randall Road South Elgin, IL 60177

AT&T PO Box 3002 Phoenixville, PA 19460

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Blitt & Gaines, PC 661 Glenn Avenue Wheeling, IL 60090

BMW Financial Services 5550 Britton Parkway Hilliard, OH 43026

Capital One 15000 Capital One Dr Richmond, VA 23238

Central Credit Svcs LLC 20 Corporate Hills Dr. Saint Charles, MO 63301

Chase Card Po Box 15298 Wilmington, DE 19850

Credence Resource Management PO Box 2238 Southgate, MI 48195-4238

Credit One Bank PO Box 98873 Las Vegas, NV 89193

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Diversified Consultant P O Box 551268 Jacksonville, FL 32255

Fingerhut PO Box 166 Newark, NJ 07101

Firstsource Advantage, LLC 205 Bryant Woods South Buffalo, NY 14228

Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108

Navient Po Box 9500 Wilkes Barre, PA 18773

Navient Solutions Inc Po Box 9500 Wilkes Barre, PA 18773

Northland Group 7322 SW Freeway Suite 1600 Houston, TX 77074

Portfolio Recovery Assoc. PO Box 12914 Norfolk, VA 23541

Second Look 1393 Veterans Hwy Ste 200S Hauppauge, NY 11788 Simplest Properties, LLC 361 Blackfoot Dr Bolingbrook, IL 60490

Syncrony Bank 200 Crossing Blvd. Suite 101 Bridgewater, NJ 08807

WalMart PO Box 520927 Atlanta, GA 30353-0927

Wow! Internet-Cable-Phone PO Box 5715 Carol Stream, IL 60197-5715